

Information to identify the case:

Debtor 1	<u>Mark Charles Sigular</u>	Social Security number or ITIN	xxx-xx-3675
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Michelle Lee Sigular</u>	Social Security number or ITIN	xxx-xx-6388
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-10363-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark Charles Sigular

Michelle Lee Sigular

3/21/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mark Charles Sigular
Michelle Lee Sigular
Debtors

Case No. 19-10363-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 4

Date Rcvd: Mar 21, 2023

Form ID: 3180W

Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Mark Charles Sigular, Michelle Lee Sigular, 1386 Thompson Hill Road, Russell, PA 16345-2526
sp	+ Charles S. DeAngelo, Fessenden, Laumer & DeAngelo PLLC, 81 Forest Avenue, P.O. Box 0590, Jamestown, NY 14702-0590
15038849	+ Chiari & Ilecki, c/o Melissa Overbeck Esquire, 1 Delaware Road, Suite 110, Buffalo, NY 14217-2743
15030719	Mfgs & Traders Trust, Po Box 7678, Buffalo, NY 14240
15030722	+ Southern Chautauqua Federal CU, 168 East Fairmount Avenue, Lakewood, NY 14750-1942
15035357	+ Southern Chautauqua Federal Credit Union, c/o Chiari & Ilecki, LLP, 1 Delaware Rd. Ste. 110, Buffalo, NY 14217-2743

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 22 2023 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 22 2023 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 22 2023 04:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 22 2023 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Mar 22 2023 04:05:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: RECOVERYCORP.COM	Mar 22 2023 04:05:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15030696	+ EDI: GMACFS.COM	Mar 22 2023 04:05:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
15060056	Email/PDF: bncnotices@becket-lee.com	Mar 22 2023 00:22:36	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15030697	+ Email/PDF: bncnotices@becket-lee.com	Mar 22 2023 00:22:37	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
15030698	+ EDI: TSYS2	Mar 22 2023 04:05:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
15030699	+ EDI: CAPITALONE.COM	Mar 22 2023 04:05:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15030700	+ EDI: CAPITALONE.COM		

District/off: 0315-1

User: auto

Page 2 of 4

Date Rcvd: Mar 21, 2023

Form ID: 3180W

Total Noticed: 68

		Mar 22 2023 04:05:00	Capital One / Maurices, Po Box 30258, Salt Lake City, UT 84130-0258
15052365	EDI: CAPITALONE.COM	Mar 22 2023 04:05:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15030701	+ EDI: CAPITALONE.COM	Mar 22 2023 04:05:00	Capital One Bank Usa NA, Po Box 30281, Salt Lake City, UT 84130-0281
15030702	+ EDI: CITICORP.COM	Mar 22 2023 04:05:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15073009	+ EDI: CITICORP.COM	Mar 22 2023 04:05:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15030703	+ EDI: CITICORP.COM	Mar 22 2023 04:05:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15030704	+ EDI: WFNNB.COM	Mar 22 2023 04:05:00	Comenity Bank / Beallsfl, Po Box 182789, Columbus, OH 43218-2789
15030705	+ EDI: WFNNB.COM	Mar 22 2023 04:05:00	Comenity Bank / Bonton, Po Box 182789, Columbus, OH 43218-2789
15030706	+ EDI: WFNNB.COM	Mar 22 2023 04:05:00	Comenity Bank / Hot Topic, Po Box 182789, Columbus, OH 43218-2789
15030707	+ EDI: WFNNB.COM	Mar 22 2023 04:05:00	Comenity Bank / Kay's Jewelers, Po Box 182789, Columbus, OH 43218-2789
15030708	+ EDI: WFNNB.COM	Mar 22 2023 04:05:00	Comenity Bank / NY & Co, Po Box 182789, Columbus, OH 43218-2789
15030709	+ EDI: WFNNB.COM	Mar 22 2023 04:05:00	Comenity Bank / Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
15030710	+ EDI: WFNNB.COM	Mar 22 2023 04:05:00	Comenity Capital Bank / Overstock, Po Box 182120, Columbus, OH 43218-2120
15030711	+ EDI: WFNNB.COM	Mar 22 2023 04:05:00	Comenity Capital Bank / Zales, Po Box 182120, Columbus, OH 43218-2120
15030712	EDI: DISCOVER.COM	Mar 22 2023 04:05:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
15030717	+ EDI: CITICORP.COM	Mar 22 2023 04:05:00	Macys / Dsnb, Po Box 8218, Mason, OH 45040
15073011	EDI: Q3G.COM	Mar 22 2023 04:05:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15034185	EDI: DISCOVER.COM	Mar 22 2023 04:05:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15052362	Email/Text: collecadminbankruptcy@fnni.com	Mar 22 2023 00:11:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
15030713	Email/Text: collecadminbankruptcy@fnni.com	Mar 22 2023 00:11:00	Fnb Omaha, Po Box 3412, Omaha, NE 68103
15032739	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Mar 22 2023 00:11:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
15070954	EDI: JEFFERSONCAP.COM	Mar 22 2023 04:05:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15030714	+ Email/Text: BKRMailOPS@weltman.com	Mar 22 2023 00:11:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
15030715	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 22 2023 00:11:00	Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
15030716	^ MEBN	Mar 22 2023 00:07:03	Kia Motors Finance, 10550 Talbert Avenue, Fountain Valley, CA 92708-6031
15052056	Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2023 00:10:15	LVNV Funding, LLC, Resurgent Capital Services,

District/off: 0315-1

User: auto

Page 3 of 4

Date Rcvd: Mar 21, 2023

Form ID: 3180W

Total Noticed: 68

			PO Box 10587, Greenville, SC 29603-0587
15062110	+ Email/Text: camanagement@mtb.com	Mar 22 2023 00:11:00	M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
15030718	+ Email/Text: Mercury@ebn.phinsolutions.com	Mar 22 2023 00:11:00	Mercury Card / Fb&t / Tsys, 1415 Warm Springs Road, Columbus, GA 31904-8366
15049494	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2023 00:11:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
15071430	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2023 00:11:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15030720	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2023 00:11:00	Pnc Bank, N.a., 1 Financial Parkway, Kalamazoo, MI 49009
15030721	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2023 00:11:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15201588	EDI: PRA.COM	Mar 22 2023 04:05:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15072490	EDI: PRA.COM	Mar 22 2023 04:05:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15068114	EDI: Q3G.COM	Mar 22 2023 04:05:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15068112	EDI: Q3G.COM	Mar 22 2023 04:05:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15030723	+ EDI: RMSC.COM	Mar 22 2023 04:05:00	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
15030724	+ EDI: RMSC.COM	Mar 22 2023 04:05:00	Syncb / American Eagle DC, Po Box 965005, Orlando, FL 32896-5005
15030725	+ EDI: RMSC.COM	Mar 22 2023 04:05:00	Syncb / At Home PLCC, Po Box 965013, Orlando, FL 32896-5013
15030726	+ EDI: RMSC.COM	Mar 22 2023 04:05:00	Syncb / Care Credit, Po Box 965036, Orlando, FL 32896-5036
15030727	+ EDI: RMSC.COM	Mar 22 2023 04:05:00	Syncb / Citgo, Po Box 965004, Orlando, FL 32896-5004
15030728	+ EDI: RMSC.COM	Mar 22 2023 04:05:00	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
15030729	+ EDI: RMSC.COM	Mar 22 2023 04:05:00	Syncb / Lowes, Po Box 956005, Orlando, FL 32896-0001
15030730	+ EDI: RMSC.COM	Mar 22 2023 04:05:00	Syncb / Paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005
15030731	+ EDI: RMSC.COM	Mar 22 2023 04:05:00	Syncb / Sams Club, Po Box 965005, Orlando, FL 32896-5005
15030732	+ EDI: RMSC.COM	Mar 22 2023 04:05:00	Syncb / Sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15030733	+ EDI: RMSC.COM	Mar 22 2023 04:05:00	Syncb / Synchrony Home, Po Box 965036, Orlando, FL 32896-5036
15030734	+ EDI: RMSC.COM	Mar 22 2023 04:05:00	Syncb / TJMaxx, Po Box 965015, Orlando, FL 32896-5015
15068856	+ EDI: RMSC.COM	Mar 22 2023 04:05:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15031693	+ EDI: RMSC.COM	Mar 22 2023 04:05:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-1

User: auto

Page 4 of 4

Date Rcvd: Mar 21, 2023

Form ID: 3180W

Total Noticed: 68

15030735	+ EDI: USAA.COM	Mar 22 2023 04:05:00	Usaa Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600
15030736	+ EDI: BLUESTEM	Mar 22 2023 04:05:00	Webbank / Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15417371	+ EDI: WFFC.COM	Mar 22 2023 04:05:00	Westlake Financial Services, 3440 Flair Drive Lockbox # 840132, El Monte CA 91731-2823

TOTAL: 64

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Mark Charles Sigular dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Michelle Lee Sigular dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6